

Information to identify the case:

Debtor 1	<u>Scott Michael Bayles</u>	Social Security number or ITIN	xxx-xx-4001
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Geraldine Marie Bayles</u>	Social Security number or ITIN	xxx-xx-1641
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-17417-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Scott Michael Bayles

Geraldine Marie Bayles

9/26/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Scott Michael Bayles
Geraldine Marie Bayles
Debtors

Case No. 19-17417-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 4

Date Rcvd: Sep 26, 2023

Form ID: 3180W

Total Noticed: 70

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Scott Michael Bayles, Geraldine Marie Bayles, 121 Atrium Drive, Brick, NJ 08723-6279
aty	+ Vera Fedoroff, Fedoroff Firm LLC, 504 Aldrich Road, Suite 2E, Howell, NJ UNITED STATES 07731-1939
518177835	+ Barron Emergency Phusicians, P.O. Box 7418, Philadelphia, PA 19101-7418
518190961	Brick Township Municipal Utilities Autho., 1551 Hwy 88 West, Brick, NJ 08724-2399
518177836	+ Brick Utilities, 1551 Highway 88 West, Brick, NJ 08724-2399
518177847	Continental Finance Co, 4450 New Linden Hill Rd, Wilmington, DE 19808
518177856	+ Doody Retrievers, LLC, 20 Mills Ave, Port Monmouth, NJ 07758-1114
518177857	Drugscan, Inc., PO Box 347, Horsham, PA 19044-0347
518177860	+ Foreclosure Processing Services, Superior Court Clerk, PO Box 971, Trenton, NJ 08625-0971
518177863	JCP& L, P.O. Box 600, Allenhurst, NJ 07709
518177868	Myriad Emergency Physicians, LLC, PO Box 7418, Philadelphia, PA 19101-7418
518308726	+ Ocean Medical Center, CCCB, POB 1750, Whitehouse Sta, NJ 08889-1750
518177872	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Department of the Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0187

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 26 2023 22:13:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 26 2023 22:13:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: ebnotifications@creditacceptance.com	Sep 26 2023 22:12:00	Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034
518300759	EDI: GMACFS.COM	Sep 27 2023 01:22:00	Ally Capital, PO Box 130424, Roseville, MN 55113-0004
519260222	+ EDI: AISACG.COM	Sep 27 2023 01:28:00	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518177833	+ EDI: GMACFS.COM	Sep 27 2023 01:22:00	Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
518177846	Email/Text: cfcbackoffice@contfinco.com	Sep 26 2023 22:13:00	Continental Finance Co, Po Box 8099, Newark, DE 19714
518177874	Email/Text: cfcbackoffice@contfinco.com	Sep 26 2023 22:13:00	Surge, PO Box 6812, Carol Stream, IL 60197-6812
518182178	Email/PDF: MerrickBKNotifications@Resurgent.com		

District/off: 0312-3

User: admin

Page 2 of 4

Date Rcvd: Sep 26, 2023

Form ID: 3180W

Total Noticed: 70

		Sep 26 2023 22:18:08	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518177838	+ EDI: CAPITALONE.COM		
		Sep 27 2023 01:28:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518177839	+ EDI: CAPITALONE.COM		
		Sep 27 2023 01:28:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
518177837	+ EDI: CAPITALONE.COM		
		Sep 27 2023 01:28:00	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
518245245	+ EDI: AIS.COM		
		Sep 27 2023 01:28:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518177840	+ Email/Text: bankruptcy@certifiedcollection.com		
		Sep 26 2023 22:13:00	Certified Credit & Collection, PO Box 1750, Whitehouse Station, NJ 08889-1750
518177841	+ EDI: WFNNB.COM		
		Sep 27 2023 01:28:00	Comenity Bank/Lane Bryant, Po Box 182125, Columbus, OH 43218-2125
518177842	+ EDI: WFNNB.COM		
		Sep 27 2023 01:28:00	Comenity Bank/roamans, Po Box 182125, Columbus, OH 43218-2125
518177844	+ EDI: WFNNB.COM		
		Sep 27 2023 01:28:00	ComenityCapital/Boscov, Po Box 182120, Columbus, OH 43218-2120
518177843	+ EDI: WFNNB.COM		
		Sep 27 2023 01:28:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518177845	+ EDI: WFNNB.COM		
		Sep 27 2023 01:28:00	Comenitycb/serta, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
518177848	+ EDI: CONVERGENT.COM		
		Sep 27 2023 01:28:00	Convergent Outsourcing, 800 SW 39th St. Po box 9004, Renton, WA 98057-9004
518177849	+ Email/Text: ebnnotifications@creditacceptance.com		
		Sep 26 2023 22:12:00	Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
518177850	+ EDI: CCS.COM		
		Sep 27 2023 01:28:00	Credit Collections Services, 725 canton Street, Norwood, MA 02062-2679
518177851	+ Email/PDF: creditonebknotifications@resurgent.com		
		Sep 26 2023 22:18:10	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
518177852	+ Email/PDF: creditonebknotifications@resurgent.com		
		Sep 26 2023 22:18:18	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
518177853	+ Email/PDF: creditonebknotifications@resurgent.com		
		Sep 26 2023 22:18:10	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
518177854	EDI: DISCOVER.COM		
		Sep 27 2023 01:28:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
518177855	EDI: DISCOVER.COM		
		Sep 27 2023 01:28:00	Discover Financial, Pob 15316, Wilmington, DE 19850
518177859	+ EDI: AMINFOFP.COM		
		Sep 27 2023 01:28:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
518177858	+ EDI: AMINFOFP.COM		
		Sep 27 2023 01:28:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
518177861	EDI: AMINFOFP.COM		
		Sep 27 2023 01:28:00	Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104
518177862	EDI: IRS.COM		
		Sep 27 2023 01:28:00	Internal Revenue Service, Special Procedures, Bankruptcy Section, P.O. Box 724, Springfield, NJ 07081
518177864	Email/Text: BankruptcyEast@firstenergycorp.com		
		Sep 26 2023 22:13:00	JCP&L, PO Box 3687, Akron, OH 44309-3687
518270692	+ Email/Text: BankruptcyEast@firstenergycorp.com		
		Sep 26 2023 22:13:00	Jersey Central Power & Light/First Energy, 101 Crawford's Corner Rd, Bldg. #1 Suite 1-511,

District/off: 0312-3

User: admin

Page 3 of 4

Date Rcvd: Sep 26, 2023

Form ID: 3180W

Total Noticed: 70

			Holmdel, NJ 07733-1976
518305124	Email/PDF: resurgentbknotifications@resurgent.com	Sep 26 2023 22:18:17	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518182179	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 26 2023 22:18:20	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518177865	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 26 2023 22:18:10	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
518285023	+ EDI: WFFC2	Sep 27 2023 01:28:00	MidFirst Bank, c/o Wells Fargo Bank, N.A. as servicer, Default Doc Processing MAC# N9286-01Y, POB 1629, Minneapolis, MN 55440-1629
518177866	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 26 2023 22:13:00	Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2710
518177870	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Sep 26 2023 22:12:00	NJ E-ZPass, Violation Processing Center, PO Box 4971, Trenton, NJ 08650
518177871	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Sep 26 2023 22:12:00	NJ EZPass, PO Box 4971, Trenton, NJ 08650
519265128	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Sep 26 2023 22:12:00	New Jersey Turnpike Authority, 1 Turnpike Plaza, P.O. Box 5042, Woodbridge, NJ 07095
518177869	+ EDI: NAVIENTFKASMSERV.COM	Sep 27 2023 01:28:00	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500
518310843	EDI: PRA.COM	Sep 27 2023 01:28:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
518255090	+ EDI: JEFFERSONCAP.COM	Sep 27 2023 01:28:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518183126	EDI: Q3G.COM	Sep 27 2023 01:28:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
518299183	EDI: Q3G.COM	Sep 27 2023 01:28:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518177834	EDI: AGFINANCE.COM	Sep 27 2023 01:22:00	American General Finance, P. O. Box 742536, Cincinnati, OH 45274-2536
518177873	Email/Text: bankruptcy@sunrisecreditservices.com	Sep 26 2023 22:13:00	Sunrise Credit Services, Inc, PO Box 9168, Farmingdale, NY 11735-9168
518191602	+ EDI: AIS.COM	Sep 27 2023 01:28:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518411921	+ Email/Text: BKBCNMAIL@carringtonms.com	Sep 26 2023 22:12:00	The Bank of New York Mellon, et al, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
518312320	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Sep 26 2023 22:18:12	U.S. Department of Housing and Urban Development, 451 7th Street, S.W., Washington, DC 20410-0002
518200401	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Sep 26 2023 22:18:12	US Dept. of HUD, 451 7th Street SW, Washington D.C. 20410-0001
518292787	+ EDI: AIS.COM	Sep 27 2023 01:28:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518177875	+ EDI: VERIZONCOMB.COM	Sep 27 2023 01:22:00	Verizon, 500 Technology Dr, Suite 500, Weldon Spring, MO 63304-2225
518177877	EDI: VERIZONCOMB.COM	Sep 27 2023 01:22:00	Verizon Wireless, National Recovery Operations, Minneapolis, MN 55426
518177876	+ EDI: VERIZONCOMB.COM	Sep 27 2023 01:22:00	Verizon Wireless, Attn: Verizon Wireless

District/off: 0312-3

User: admin

Page 4 of 4

Date Rcvd: Sep 26, 2023

Form ID: 3180W

Total Noticed: 70

518177878 + EDI: WFFC.COM

Sep 27 2023 01:28:00

Bankruptcy Admini, 500 Technology Dr, Ste 550,
Weldon Spring, MO 63304-2225

Wells Fargo Home Mortgage/Midfirst Bank, Po
Box 9065, Temecula, CA 92589-9065

TOTAL: 57

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518177867	##+	Mosquito Authority, 2200 Gateway Centre Blvd, Suite 220, Morrisville, NC 27560-6218

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 28, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor MIDFIRST BANK ewassall@logs.com njbankruptcynotifications@logs.com;logsecf@logs.com
John R. Morton, Jr.	on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com
Kathleen M Magoon	on behalf of Creditor MIDFIRST BANK logsecf@logs.com kathleenmagoon@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Vera Fedoroff	on behalf of Joint Debtor Geraldine Marie Bayles vf@legalmattersnj.com
Vera Fedoroff	on behalf of Debtor Scott Michael Bayles vf@legalmattersnj.com

TOTAL: 9